

**Information to identify the case:**

Debtor 1	<u>Mary M Crooks</u>	Social Security number or ITIN	<b>xxx-xx-5681</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Southern District of Ohio</b>			
Case number: <b>2:19-bk-52842</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mary M Crooks

8/13/19

**By the court:** John E. Hoffman Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Southern District of OhioIn re:  
Mary M Crooks  
DebtorCase No. 19-52842-jeh  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0648-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 7

Date Rcvd: Aug 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2019.

db +Mary M Crooks, 1576 Grayling Court, Columbus, OH 43235-5950  
 cr +Fifth Third Bank, 5001 Kingsley Drive, MD 1MOBBW, Cincinnati, OH 45227-1114  
 cr +Fifth Third Bank, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067  
 19821151 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, Attn: Bankruptcy, 35 Fountain Square Plaza,  
 Cincinnati, OH 45263)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

19821150 +EDI: WFNNB.COM Aug 14 2019 23:28:00 Comenity Capital/JJills, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 19821152 +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 14 2019 20:00:17 Fifth Third Bank,  
 Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803  
 19821153 +E-mail/Text: bankruptcy@huntington.com Aug 14 2019 19:59:00 Huntington, Attn: Bankruptcy,  
 3 Cascade Plaza, Akron, OH 44308-1124

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov  
 James A. Coutinho coutinho@aksnlaw.com, doan@aksnlaw.com; jac@trustesolutions.net  
 Wendi Henderhan on behalf of Debtor Mary M Crooks WHenderhanlaw@gmail.com,  
 r51274@notify.bestcase.com

TOTAL: 3